In the Claims:

       1.-14.   (Cancelled)

       15.-18. (Withdrawn)

       19.-28. (Canceled)

       29.-35. (Withdrawn)

       36.-39. (Canceled)

40.   (New)   A financial planning system for calculating income streams for a married couple, comprising:

one or more computer systems; and

a financial planning application embodied on a computer readable medium and operable, when executed by the one or more computer systems, to:

receive an age for each spouse of a married couple;

identify, for each spouse of the married couple, a first retirement age, a full retirement age equal to the age at which a spouse becomes eligible for full social security income, and a maximum retirement age equal to an age at which the spouse becomes eligible for maximum social security income;

receive an estimated initial individual retirement account balance for the married couple;

generate multiple bridge scenarios, each bridge scenario yielding an estimated yearly bridge scenario income comprising:

a bridged retirement income for the married couple, the bridge retirement income comprising an estimate of yearly inflation-adjusted after-tax income received from a bridge product having a cost equal to the initial individual retirement account balance; and

a bridged social security income for the married couple, the bridged social security income comprising an estimate of combined yearly inflation-adjusted after-tax income received from social security for each spouse of the married couple in the bridge scenario, wherein at least one spouse defers receiving social security income until a delayed retirement age greater than the full retirement age;

generate an alternative scenario yielding an estimated yearly alternative scenario income comprising an alternative social security income projection for the married couple, the alternative social security income projection comprising an estimate of combined yearly inflation-adjusted after-tax income received from social security for each spouse of the married couple, wherein each spouse begins receiving social security benefits at an age prior to full retirement age;

calculate an estimated withdrawal amount from the individual retirement account which, combined with the alternative scenario income, would provide a yearly retirement income equal to the yearly bridge scenario income;

based on the estimated withdrawal calculation, project future individual retirement account balances for the individual retirement account;

calculate a minimum static rate of return for the individual retirement account required to ensure that the calculated withdrawal amounts can be made; and

present at least one of the bridge scenarios for selection.

41. (New) The system of Claim 40, wherein generating multiple bridge scenarios comprises:

generating a first bridge scenario wherein a first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse receives all social security benefits for which the second spouse is eligible at a first retirement age; and

generating a second bridge scenario wherein the first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse defers the second spouse's social security benefits until both the first spouse and second spouse reach the full retirement age.

42. (New) The system of Claim 40, wherein generating multiple bridge scenarios comprises:

generating a third bridge scenario wherein a first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse defers the second spouse's social security benefits until the second spouse reaches full retirement age; and

generating a fourth bridge scenario wherein a first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse defers the second spouse's social security benefits until the second spouse reaches maximum retirement age.

43. (New) The system of Claim 40, wherein generating multiple bridge scenarios comprises generating a fourth bridge scenario wherein a first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse defers the second spouse's social security benefits until the second spouse reaches maximum retirement age; and

wherein the bridge product comprises a financial product which provides income for the married couple beginning at a first retirement age, and the bridge product is exhausted after both spouses reach maximum retirement age.

44. (New) The system of Claim 40, wherein the financial planning application, when executed by the one or more computer systems, is further operable to:

receive a target retirement income amount for the married couple;

calculate a second estimated withdrawal amount from the individual retirement account which, combined with the alternative scenario income, would provide a yearly retirement income equal to the target retirement income;

based on the second estimated withdrawal amount calculation, project additional future individual retirement account balances for the individual retirement account;

calculate a second minimum static rate of return for the individual retirement account required to ensure that the second estimated withdrawal amounts can be made; and

perform a Monte Carlo simulation to determine a probability of successfully funding the second estimated withdrawals.

45. (New) The system of Claim 40, wherein the financial planning application, when executed by the one or more computer systems, is further operable to receive a target retirement income amount for the married couple wherein at least two bridge scenarios are generated, and wherein comparing at least one of the bridge scenarios with the projected future fund balances comprises performing a Monte Carlo simulation to determine a probability of successfully funding each of the bridge scenarios and of successfully funding the estimated withdrawals.

46. (New) A financial planning system for calculating income streams for a married couple, comprising:

one or more computer systems; and

a financial planning application embodied on a computer readable medium and operable, when executed by the one or more computer systems, to:

receive an age for each spouse of a married couple;

identify, for each spouse of the married couple, a first retirement age, a full retirement age equal to the age at which a spouse becomes eligible for full social security income, and a maximum retirement age equal to an age at which the spouse becomes eligible for maximum social security income;

receive an estimated initial individual retirement account balance for the married couple;

generate multiple bridge scenarios by:

generating a first bridge scenario wherein a first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse receives all social security benefits for which the second spouse is eligible at a first retirement age;

generating a second bridge scenario wherein the first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse defers the second spouse's social security benefits until both the first spouse and second spouse reach the full retirement age;

generating a third bridge scenario wherein a first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse defers the second spouse's social security benefits until the second spouse reaches full retirement age; and

generating a fourth bridge scenario wherein a first spouse defers the first spouse's social security benefits until the first spouse reaches maximum retirement age and the second spouse defers the second spouse's social security benefits until the second spouse reaches maximum retirement age;

each bridge scenario yielding an estimated yearly bridge scenario income comprising:

a bridged retirement income for the married couple, the bridge retirement income comprising an estimate of yearly inflation-adjusted after-tax income received from a bridge product having a cost equal to the initial individual retirement account balance; and

a bridged social security income for the married couple, the bridged social security income comprising an estimate of combined yearly inflation-adjusted after-tax income received from social security for each spouse of the married couple in the bridge scenario, wherein at least one spouse defers receiving social security income until a delayed retirement age greater than the full retirement age;

generate an alternative scenario yielding an estimated yearly alternative scenario income comprising an alternative social security income projection for the married couple, the alternative social security income projection comprising an estimate of combined yearly inflation-adjusted after-tax income received from social security for each spouse of the married couple, wherein each spouse begins receiving social security benefits at an age prior to full retirement age;

calculate an estimated withdrawal amount from the individual retirement account which, combined with the alternative scenario income, would provide a yearly retirement income equal to the yearly bridge scenario income;

based on the estimated withdrawal calculation, project future individual retirement account balances for the individual retirement account;

calculate a minimum static rate of return for the individual retirement account required to ensure that the calculated withdrawal amounts can be made;

present at least one of the bridge scenarios for selection.

47. (New) A financial planning system for calculating income streams for a married couple, comprising:

one or more computer systems; and

a financial planning application embodied on a computer readable medium and operable, when executed by the one or more computer systems, to:

receive an age for each spouse of a married couple;

receive a target retirement income amount for the married couple;

identify, for each spouse of the married couple, a first retirement age, a full retirement age equal to the age at which a spouse becomes eligible for full social security income, and a maximum retirement age equal to an age at which the spouse becomes eligible for maximum social security income;

receive an estimated initial individual retirement account balance for the married couple;

generate multiple bridge scenarios, each bridge scenario yielding an estimated yearly bridge scenario income comprising:

a bridged retirement income for the married couple, the bridge retirement income comprising an estimate of yearly inflation-adjusted after-tax income received from a bridge product having a cost equal to the initial individual retirement account balance; and

a bridged social security income for the married couple, the bridged social security income comprising an estimate of combined yearly inflation-adjusted after-tax income received from social security for each spouse of the married couple in the bridge scenario, wherein at least one spouse defers receiving social security income until a delayed retirement age greater than the full retirement age;

generate an alternative scenario yielding an estimated yearly alternative scenario income comprising an alternative social security income projection for the married couple, the alternative social security income projection comprising an estimate of combined yearly inflation-adjusted after-tax income received from social security for each spouse of the married couple, wherein each spouse begins receiving social security benefits at an age prior to full retirement age;

calculate an estimated withdrawal amount from the individual retirement account which, combined with the alternative scenario income, would provide a yearly retirement income equal to the yearly bridge scenario income;

based on the estimated withdrawal calculation, project future individual retirement account balances for the individual retirement account;

calculate a minimum static rate of return for the individual retirement account required to ensure that the calculated withdrawal amounts can be made;

calculate a second estimated withdrawal amount from the individual retirement account which, combined with the alternative scenario income, would provide a yearly retirement income equal to the target retirement income;

based on the second estimated withdrawal amount calculation, project additional future individual retirement account balances for the individual retirement account;

calculate a second minimum static rate of return for the individual retirement account required to ensure that the second estimated withdrawal amounts can be made;

perform a Monte Carlo simulation to determine a probability of successfully funding the second estimated withdrawals; and

present at least one of the bridge scenarios for selection.